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	U.S. PATENT DOCUMENTS							3.
Examiner Initiats	Cite No.1	U.S. Patent I	Cocument Kind Code <sup>2</sup>	Name of Patentee or Applicant of Cited Document	Date of Publica Cited Docum MM-DD-YY	nent	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	
50		6,269,3		Cristofich et			<del></del>	_
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FOREIGN PATENT DOCUMENTS									
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				Group Art Unit		
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Sheet	1	of	1	Attorney Docket Number	AUS920010979US1	

<u> </u>	OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS								
Examiner Initials	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), votume-issue number(s), publisher, city and/or country where published.	T²						
50		ROSENBLOOM, The Handbook of Employee Benefits: Design,							
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